

**FILED**

2012 SEP -4 P 12: 57

U.S. DISTRICT COURT  
EASTERN DIST. TENN.

BY \_\_\_\_\_ CLERK

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF TENNESSEE  
AT CHATTANOOGA**

Stefon: Smith  
Petitioner.

Case No. 1:12-cv-295  
Mottice/Lee

-v-

RJM ACQUISITIONS LLC.;  
Defendant.

**COMPLAINT**

Petitioner, Stefon: Smith, hereby sues Defendant, RJM ACQUISITIONS LLC; and alleges:

**PRELIMINARY STATEMENT**

1. This is an action for damages brought for damages for violations of the Fair Credit Reporting Act (FCRA) 15 U.S.C. §1681 *et seq.*

**JURISDICTION AND VENUE**

2. The jurisdiction of this Court is conferred by 15 U.S.C. §1681p.
3. Venue is proper in this Court pursuant to 28 U.S.C. §1391b.
4. This is an action for damages which do not exceed \$25,000.00.
5. Petitioner, Stefon: Smith, is a natural man and dwells on the State of Tennessee.
6. Defendant, RJM ACQUISITIONS LLC, is a New York Corporation, authorized to do business in New York.
7. All conditions precedent to the bringing of this action have been performed, waived or excused.

**FACTUAL ALLEGATIONS**

8. On February 18, 2011, RJM ACQUISITIONS LLC initiated a hard pull of Petitioner's credit report from Experian without permissible purpose, thereby reducing his credit score.

9. On January 20, 2012, RJM ACQUISITIONS LLC initiated a hard pull of Petitioner's credit report from TransUnion without permissible purpose.

#### **COUNT I**

#### **VIOLATION OF FAIR CREDIT REPORTING ACT (FCRA), 15 U.S.C. §1681 WILLFUL NON-COMPLIANCE BY DEFENDANT RJM ACQUISITIONS LLC**

10. Paragraphs 1 through 9 are re-alleged as though fully set forth herein.

11. Petitioner is a consumer within the meaning of the FCRA, 15 U.S.C. §1681a(c).

12. RJM ACQUISITIONS LLC is a furnisher of information within the meaning of the FCRA, 15 U.S.C. §1681s-2.

12. RJM ACQUISITIONS LLC willfully violated the FCRA. Defendant's violations include, but are not limited to, the following:

- (a) RJM ACQUISITIONS LLC willfully violated 15 U.S.C. §1681b(f) by obtaining Plaintiff's consumer report without a permissible purpose as defined by 15 U.S.C. §1681b.

WHEREFORE, Petitioner demands judgment for damages against RJM ACQUISITIONS LLC for actual or statutory damages, and punitive damages, attorney's fees and costs, pursuant to 15 U.S.C. §1681n.

#### **COUNT II**

#### **VIOLATION OF FAIR CREDIT REPORTING ACT (FCRA), 15 U.S.C. §1681 NEGLIGENT NON-COMPLIANCE BY DEFENDANT RJM ACQUISITIONS LLC**

13. Paragraphs 1 through 9 are re-alleged as though fully set forth herein.

14. Petitioner is a consumer within the meaning of the FCRA, 15 U.S.C. §1681a(c).

15. RJM ACQUISITIONS LLC is a furnisher of information within the meaning of the FCRA, 15 U.S.C. §1681s-2.

16. RJM ACQUISITIONS LLC negligently violated the FCRA. Defendant's violations include, but are not limited to, the following:

- (a) RJM ACQUISITIONS LLC negligently violated 15 U.S.C. §1681b(f) by obtaining Petitioner's consumer report without a permissible purpose as defined by 15 U.S.C. §1681b.

WHEREFORE, Petitioner demands judgment for damages against RJM ACQUISITIONS LLC for actual damages, and attorney's fees and costs, pursuant to 15 U.S.C. §1681o.

**DEMAND FOR JURY TRIAL**

Petitioner hereby demands a trial by jury of all issues so triable as a matter of law.

Dated: August 27, 2012

Respectfully submitted,

*By me: [Signature]* All Rights Reserved without prejudice and without recourse.

Stefon: Smith  
In care of: Post Office box 5671  
Fort Oglethorpe, Georgia [30742-9999]  
oftenness@ gmail.com